

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nancy Rivera  
Debtor

Case No. 19-00649-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: ntcovid

Page 1 of 2  
Total Noticed: 50

Date Rcvd: Apr 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2020.

db  
5162727 +Nancy Rivera, 361 North 2nd Street, Lebanon, PA 17046-3808  
5162728 +A. O. Orthopedics, 801 Orange Street, Lebanon, PA 17042-7033  
5162730 +Ally Financial, 500 Woodward Avenue, Detroit, MI 48226-3416  
5162731 +Assoc Credit Services, 115 Flanders Rd Ste 140, Westborough, MA 01581-1087  
+CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner Co, Po Box 55848, Sherman Oaks, CA 91413)  
5162736 +Commercial Acceptance, 2 W. Main St, Shiremanstown, PA 17011-6326  
5177377 Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408  
5162738 Firstsource Advantage, LLC, 250 Bryant Woods South, Amherst, NY 14228  
5162740 +KML Law Group, BNY Independence Center, 701 Market St.; Suite 5000,  
Philadelphia, PA 19106-1541  
5174632 ++LCI, PO BOX 1931, BURLINGAME CA 94011-1931  
(address filed with court: COMCAST, PO BOX 1931, Burlingame, CA 94011)  
5162741 +Lebanon Diagnostic Imaging, 960 Isabel Drive, Lebanon, PA 17042-7482  
5183990 +Met Ed, 101 Crawford's Corner Rd, Bldg #1 Suite 1-511, Holmdel, NJ 07733-1976  
5162742 Met-Ed, 73 S. Main Street, A-RPC, Akron, OH 44308-1890  
5162746 Penn State Health, 500 University Drive, PO Box 850, Hershey, PA 17033-0850  
5162747 Penn State MS Hershey Med. Center, PO Box 854, MC A410, Hershey, PA 17033-0854  
5162748 +Prof. Bur. of Collections MD, 5295 DTC Parkway, Englewood, CO 80111-2752  
5186034 +Ras Crane LLC, Lauren B Karl Esquire, Bankruptcy Dept, 10700 Abbotts Bridge Rd Ste 170,  
Duluth, GA 30097-8461  
5162754 +The Law Offices of Frederic I., Weinberg & Associates P.C., 375 East Elm Street, Suite 210,  
Conshohocken, PA 19428-1973  
5162755 +The Progressive Corporation, 6300 Wilson Mills Rd., Mayfield Village, OH 44143-2182  
5162756 +U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609  
5162757 +U.S. Bank N. A., Nationstar Mtg. LLC dba Mr Cooper, 8950 Cypress Waters Blvd,  
Coppell, TX 75019-4620  
5176649 +U.S. Bank National Association, Nationstar Mortgage LLC d/b/a Mr. Cooper,  
ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096  
5162758 +Waypoint Resource Group, Po Box 8588, Round Rock, TX 78683-8588  
5162759 WellSpan Good Samaritan Hospital, ATTN: Patient Accounting, PO Box 1281,  
Lebanon, PA 17042-1281  
5162760 +WellSpan Population Health Services, 3421 Concord Road, York, PA 17402-9001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 03 2020 21:26:12  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5162729 E-mail/Text: ebn@americollect.com Apr 03 2020 21:34:51 Americollect, 1851 S. Alverno Road,  
Manitowoc, WI 54221-1566  
5180348 E-mail/Text: ally@ebn.phinsolutions.com Apr 03 2020 21:31:58 Ally Financial,  
PO Box 130424, Roseville, MN 55113-0004  
5162732 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 03 2020 21:25:52 Capital One,  
15000 Capital One Dr, Richmond, VA 23238  
5169304 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 03 2020 21:27:48  
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
Charlotte, NC 28272-1083  
5162733 +E-mail/Text: legal@castlecredit.com Apr 03 2020 21:35:57 Castle Credit Co Holdings, LLC,  
8430 W Bryn Mawr Ave, #750, Chicago, IL 60631-3475  
5164452 +E-mail/Text: legal@castlecredit.com Apr 03 2020 21:35:57 Castle Credit Co Holdings, LLC,  
20 North Wacker Drive, Suite 2275, Chicago, Illinois 60606-3096  
5162734 +E-mail/Text: documentfiling@lciinc.com Apr 03 2020 21:31:47 Comcast,  
Attn: Legal Department, 1701 JFK Blvd, Philadelphia, PA 19103-2899  
5162735 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 03 2020 21:34:05 Comenity Capital Bank/HSN,  
PO Box 183003, Columbus, OH 43218-3003  
5162737 +E-mail/Text: bknotice@ercbpo.com Apr 03 2020 21:34:44 Enhanced Recovery Co, Po Box 57547,  
Jacksonville, FL 32241-7547  
5162739 +E-mail/Text: bankruptcy@fult.com Apr 03 2020 21:36:47 Fulton Bank, Attn: Legal Department,  
PO Box 4887, Lancaster, PA 17604-4887  
5174632 E-mail/Text: documentfiling@lciinc.com Apr 03 2020 21:32:42 COMCAST, PO BOX 1931,  
Burlingame, CA 94011  
5162743 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 03 2020 21:34:32 Midland Funding,  
2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
5175231 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 03 2020 21:34:32 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
5162744 +E-mail/Text: Bankruptcy@nragroup.com Apr 03 2020 21:36:39 National Recovery Agency,  
2491 Paxton St, Harrisburg, PA 17111-1036  
5162745 +E-mail/PDF: cbp@onemainfinancial.com Apr 03 2020 21:25:20 Onemain, Po Box 1010,  
Evansville, IN 47706-1010  
5169204 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 03 2020 21:34:24  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
5166229 E-mail/Text: bankruptcy@rwbautos.com Apr 03 2020 21:31:29 RWB Credit Services Inc,  
455 PA 61 South, Schuylkill Haven, PA 17972

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5162749	+E-mail/Text: bankruptcy@rwbautos.com Apr 03 2020 21:31:29	Red White and Blue Autos Inc., 500 S Hoffman Blvd, Ashland, PA 17921-1913
5162750	+E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Apr 03 2020 21:26:08	Regional Acceptance Co, 5425 Robin Road, Norfolk, VA 23513-2441
5180578	E-mail/Text: appebnmailbox@sprint.com Apr 03 2020 21:34:28	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949
5162751	E-mail/Text: appebnmailbox@sprint.com Apr 03 2020 21:34:28	Sprint, Bankruptcy Department, 6391 Sprint Parkway, Overland Park, KS 66251-4300
5163263	+E-mail/PDF: gecsedirecoverycorp.com Apr 03 2020 21:27:31	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5162752	+E-mail/PDF: gecsedirecoverycorp.com Apr 03 2020 21:24:03	Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007
5162753	E-mail/PDF: gecsedirecoverycorp.com Apr 03 2020 21:27:33	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
5162761	+E-mail/Text: ebankruptcy@woodforest.com Apr 03 2020 21:35:09	Woodforest National Bank, Attn: Legal Department, PO Box 7889, The Woodlands, TX 77387-7889
		TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5184594 U.S. BANK NATIONAL ASSOCIATION

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 05, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association as Trustee, Successor in interest to Bank of America, N.A., as Trustee, Successor by merger to Lasalle Bank, N.A., as Trustee for MLMI trust, Mortgage Loan Asset-Backed C bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as Trustee, et al... bkgroup@kmlawgroup.com  
John J Ferry, Jr on behalf of Debtor 1 Nancy Rivera jackferry2@gmail.com, jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com  
Lauren Berschler Karl on behalf of Creditor U.S. Bank National Association as Trustee, Successor in interest to Bank of America, N.A., as Trustee, Successor by merger to Lasalle Bank, N.A., as Trustee for MLMI trust, Mortgage Loan Asset-Backed C lkarl@rascrane.com, lbkarl03@yahoo.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.axosfs.com  
Sindi Mncina on behalf of Creditor U.S. Bank National Association, as Trustee, et al... smncina@rascrane.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Nancy Rivera,  
fka Nancy Rios, fka Nancy Garay,

**Debtor 1**

Chapter        7

Case No.        1:19-bk-00649-HWV

**Notice**

**Notice is hereby given that:**

The previously scheduled 341 meeting of creditors has been rescheduled to:

341 meeting will be held telephonically,  
refer to the call-in instructions.

Date: April 13, 2020

Time: 10:00 AM

**Address of the Bankruptcy Clerk's Office:**

Ronald Reagan Federal Building  
228 Walnut St, Rm 320  
Harrisburg, PA 17101-1737  
(717) 901-2800

**For the Court:**

Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: PamelaRadginski, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: April 3, 2020

ntcovid (04/18)

**CALL-IN DIRECTIONS FOR TELEPHONIC CHAPTER 7 § 341 MEETINGS IN THE  
MIDDLE DISTRICT OF PENNSYLVANIA  
(Effective March 30, 2020)**

On March 30, 2020, the United States Trustee for Region 3 issued a supplemental notice continuing all in-person chapter 7, 12, and 13 section 341 meetings scheduled through May 10, 2020, with the exception that section 341 meetings could proceed through telephonic or other alternative means not requiring any personal appearances. Please read to the end.

This notice addresses the protocol for telephonic appearances for chapter 7 section 341 meetings only. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

**All parties are encouraged to contact the case trustee, check the case docket, and the UST Website at <https://www.justice.gov/ust> for up-to-date information about section 341 meetings of creditors.**

Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which is listed below.

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called. Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors may be in session when you call in. You may be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the additional information available at:  
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee a week prior to the section 341 meeting of creditors. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

Trustee	Call-In Number	Passcode
Steven Carr	1-888-282-8246	8589279
Mark Conway	1-866-773-1875	5761176
Lawrence Frank	1-866-724-5066	1380190
Leon Haller	1-866-507-4642	2179536
John Martin	1-866-809-8952	7685517
William Schwab	1-866-707-7516	4801433
Robert Sheils	1-866-714-3930	1832207
Lawrence Young	1-866-453-7506	2896054

page 2